

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

In re:	§	Case No. 13-00669-JKC-7
	§	
RICHARD EDWARD STEWART	§	
SUSANNE KATHERINE STEWART	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/28/2013. The undersigned trustee was appointed on 01/28/2013.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$2,132.02

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$30.06</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of ¹	 <u>\$2,101.96</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 06/25/2013 and the deadline for filing government claims was 07/25/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$533.01. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$533.01, for a total compensation of \$533.01². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$72.65, for total expenses of \$72.65.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/20/2013

By: /s/ Richard E. Boston
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 13-00669-JKC-7
Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE
For the Period Ending: 9/20/2013

Trustee Name: Richard E. Boston
Date Filed (f) or Converted (c): 01/28/2013 (f)
§341(a) Meeting Date: 03/06/2013
Claims Bar Date: 06/25/2013

1		2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)		Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Wife's separate property located at 285 Cartwright Drive, Richmond, Indiana purchased for approx. \$58,000.00 about 5 years ago. House has been remodeled and it is listed for sale at \$69,000 but no offers have been received.	\$69,000.00	\$0.00	OA	\$0.00	FA
2	Residence at 202 East Pearl Street, Greens Fork IN 47345 Property is assessed for \$80,900.00	\$80,900.00	\$0.00	OA	\$0.00	FA
3	Cash on Hand	\$37.00	\$0.00	OA	\$0.00	FA
4	Checking account at Natco	\$455.99	\$0.00	OA	\$0.00	FA
5	Savings account at Natco	\$5.00	\$0.00	OA	\$0.00	FA
6	Checking account at PCCU	\$37.00	\$31.88	OA	\$0.00	FA
7	Savings account at PCCU	\$25.00	\$0.00	OA	\$0.00	FA
8	Checking account at US Bank	\$500.00	\$0.00	OA	\$0.00	FA
9	Usual used household goods and furniture	\$800.00	\$0.00	OA	\$0.00	FA
10	Used clothing	\$50.00	\$0.00	OA	\$0.00	FA
11	Belden Pension	\$13,000.00	\$0.00	OA	\$0.00	FA
12	2008 Toyota Scion with 89,000 miles and in fair condition purchased in 7/2010 for approx. \$14,000.	\$8,000.00	\$0.00	OA	\$0.00	FA
13	2004 Ford Super Duty F-250 with 174,000 miles and in average condition purchased about 2 years ago for approx. \$5,000	\$4,000.00	\$0.00	OA	\$0.00	FA
14	2005 Harley Davidson Fatboy with 12,000 miles and in fair condition purchased in 2009 for approx. \$12,000.	\$9,000.00	\$0.00	OA	\$0.00	FA
15	1999 20ft Car Hauler trailer in poor condition purchased in 2012 for approx. \$1,500.	\$1,200.00	\$0.00	OA	\$0.00	FA
16	1998 Chevrolet S-10 Blazer recently purchased for \$2,600.00, but title has not yet been transferred through DMV	\$2,600.00	\$0.00	OA	\$0.00	FA

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit A

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For the Period Ending: 9/20/2013

Trustee Name: Richard E. Boston
Date Filed (f) or Converted (c): 01/28/2013 (f)
§341(a) Meeting Date: 03/06/2013
Claims Bar Date: 06/25/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
17 1989 Chevrolet K1500 in very rough condition recently sold to Wife's son for \$1,200 but title has not yet been taken to DMV. Sale was for full value and Debtors show their interest herein at zero.	\$0.00	\$0.00	OA	\$0.00	FA
18 2012 Federal and State Tax Refunds (u)	Unknown	\$2,132.02		\$2,132.02	FA

TOTALS (Excluding unknown value)

\$189,609.99

\$2,163.90

\$2,132.02

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

2012 Federal and State tax refunds

Reviewed claims Omnibus Objection filed.

Omnibus order rec., tfr, nfr and te app fees submitted to UST.

Initial Projected Date Of Final Report (TFR): 04/30/2014Current Projected Date Of Final Report (TFR): 09/20/2013/s/ RICHARD E. BOSTON

RICHARD E. BOSTON

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 13-00669-JKC-7
Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE
Primary Taxpayer ID #: *****2840
Co-Debtor Taxpayer ID #: *****2841
For Period Beginning: 1/28/2013
For Period Ending: 9/20/2013

Trustee Name: Richard E. Boston
Bank Name: Bank of Texas
Checking Acct #: *****2872
Account Title:
Blanket bond (per case limit): \$114,123,713.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/25/2013	(18)	US Bank	Tax refund	1224-000	\$2,132.02		\$2,132.02
04/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.32	\$2,128.70
05/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.43	\$2,125.27
06/28/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.31	\$2,121.96
07/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$2,111.96
08/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$2,101.96

TOTALS:	\$2,132.02	\$30.06	\$2,101.96
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$2,132.02	\$30.06	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$2,132.02	\$30.06	

For the period of 1/28/2013 to 9/20/2013

Total Compensable Receipts:	\$2,132.02
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$2,132.02
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$30.06
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$30.06
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/23/2013 to 9/20/2013

Total Compensable Receipts:	\$2,132.02
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$2,132.02
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$30.06
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$30.06
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 13-00669-JKC-7
Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE
Primary Taxpayer ID #: *****2840
Co-Debtor Taxpayer ID #: *****2841
For Period Beginning: 1/28/2013
For Period Ending: 9/20/2013

Trustee Name: Richard E. Boston
Bank Name: Bank of Texas
Checking Acct #: *****2872
Account Title:
Blanket bond (per case limit): \$114,123,713.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$2,132.02

\$30.06

\$2,101.96

For the period of 1/28/2013 to 9/20/2013

Total Compensable Receipts: \$2,132.02
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$2,132.02
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$30.06
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$30.06
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 01/28/2013 to 9/20/2013

Total Compensable Receipts: \$2,132.02
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$2,132.02
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$30.06
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$30.06
Total Internal/Transfer Disbursements: \$0.00

Case No. 13-00669-JKC-7

Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE

Claims Bar Date: 06/25/2013

Trustee Name: Richard E. Boston

Date: 9/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
14	AMERICAN INFOSOURCE LP AS AGENT FOR DIRECTV, LLC Mail Station N387 2230 E Imperial Hwy El Segundo CA 90245	06/17/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$60.00	\$60.00	\$0.00	\$0.00	\$0.00	\$60.00
3	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	04/12/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$168.00	\$151.45	\$151.45	\$0.00	\$0.00	\$0.00	\$151.45
11	CAPITAL ONE NA c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	05/23/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$275.00	\$275.82	\$275.82	\$0.00	\$0.00	\$0.00	\$275.82
15	CAPITAL ONE, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson Az 85712	06/25/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,114.00	\$1,097.80	\$1,097.80	\$0.00	\$0.00	\$0.00	\$1,097.80
12	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	06/05/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,908.00	\$1,908.28	\$1,908.28	\$0.00	\$0.00	\$0.00	\$1,908.28
13	DELL FINANCIAL SERVICES, LLC Resurgent Capital Services PO Box 10390 Greenville SC 29603-0390	06/06/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,779.00	\$1,764.45	\$1,764.45	\$0.00	\$0.00	\$0.00	\$1,764.45

Case No. 13-00669-JKC-7

Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE

Claims Bar Date: 06/25/2013

Trustee Name: Richard E. Boston

Date: 9/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
6	INDIANA AMERICAN WATER P.O. Box 578 Alton IL 62002	04/23/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$331.00	\$293.16	\$293.16	\$0.00	\$0.00	\$0.00	\$293.16
* 2	JOHN DEERE FINANCIAL, F.S.B 23176 Network Place Chicago IL 60673-1231	04/12/2013	Pers. Prop. & Intangibles- -Consensual Liens (UCC, chattel, PMSI)	Disallowed	4210-000	\$0.00	\$7,389.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	NATCO CREDIT UNION P O Box 817 Richmond IN 47374	05/01/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$4,947.00	\$4,934.53	\$4,934.53	\$0.00	\$0.00	\$0.00	\$4,934.53
9	NATCO CREDIT UNION P O Box 817 Richmond IN 47374	05/01/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,737.51	\$1,737.51	\$0.00	\$0.00	\$0.00	\$1,737.51
10	NATCO CREDIT UNION P O Box 817 Richmond IN 47374	05/01/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$5,636.99	\$5,636.99	\$0.00	\$0.00	\$0.00	\$5,636.99
4	NELNET 3015 South Parker Road, Suite 400 Aurora CO 80014-2904	04/21/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$21,383.00	\$32,815.17	\$32,815.17	\$0.00	\$0.00	\$0.00	\$32,815.17
5	NELNET ON BEHALF OF US DEPT OF EDUCATION U.S. Dept of Education 3015 South Parker Road Suite 400 Aurora CO 80014	04/21/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$11,005.00	\$10,272.06	\$10,272.06	\$0.00	\$0.00	\$0.00	\$10,272.06

* There is an objection filed for this claim

CLAIM ANALYSIS REPORT

Case No. 13-00669-JKC-7

Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE

Claims Bar Date: 06/25/2013

Trustee Name: Richard E. Boston

Date: 9/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
* 7	PERSONAL FINANCE CO 4183 National Rd E Richmond IN 47374	04/25/2013	Pers. Prop. & Intangibles- -Consensual Liens (UCC, chattel, PMSI)	Disallowed	4210-000	\$0.00	\$2,712.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16	PERSONAL FINANCE CO 4183 National Rd E Richmond IN 47374	09/09/2013	Tardy General Unsecured § 726(a)(3)	Allowed	7200-000	\$0.00	\$2,712.87	\$2,712.87	\$0.00	\$0.00	\$0.00	\$2,712.87
1	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland WA 98083-0788	03/28/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$862.00	\$911.55	\$911.55	\$0.00	\$0.00	\$0.00	\$911.55

Claim Notes: (1-1) Unsecured Debt

\$74,674.25	\$64,571.64	\$0.00	\$0.00	\$0.00	\$64,571.64
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* There is an objection filed for this claim

CLAIM ANALYSIS REPORT

Case No. 13-00669-JKC-7
Case Name: STEWART, RICHARD EDWARD AND STEWART, SUSANNE KATHERINE
Claims Bar Date: 06/25/2013

Trustee Name: Richard E. Boston
Date: 9/20/2013

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$61,858.77	\$61,858.77	\$0.00	\$0.00	\$0.00	\$61,858.77
Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)	\$10,102.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tardy General Unsecured § 726(a)(3)	\$2,712.87	\$2,712.87	\$0.00	\$0.00	\$0.00	\$2,712.87

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 13-00669-JKC-7
Case Name: RICHARD EDWARD STEWART
SUSANNE KATHERINE STEWART
Trustee Name: Richard E. Boston

Balance on hand: \$2,101.96

Claims of secured creditors will be paid as follows:

Total to be paid to secured creditors: \$0.00
Remaining balance: \$2,101.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Richard E. Boston, Trustee Fees	\$533.01	\$0.00	\$533.01
Richard E. Boston, Trustee Expenses	\$72.65	\$0.00	\$72.65

Total to be paid for chapter 7 administrative expenses: \$605.66
Remaining balance: \$1,496.30

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$1,496.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$1,496.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$61,858.77 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Quantum3 Group LLC as agent for	\$911.55	\$0.00	\$22.06
3	Capital One Bank (USA), N.A.	\$151.45	\$0.00	\$3.66
4	Nelnet	\$32,815.17	\$0.00	\$793.77
5	Nelnet on behalf of US Dept of Education	\$10,272.06	\$0.00	\$248.47
6	INDIANA AMERICAN WATER	\$293.16	\$0.00	\$7.09
8	Natco Credit Union	\$4,934.53	\$0.00	\$119.36
9	Natco Credit Union	\$1,737.51	\$0.00	\$42.03
10	Natco Credit Union	\$5,636.99	\$0.00	\$136.35
11	Capital One NA	\$275.82	\$0.00	\$6.67
12	Capital Recovery V, LLC	\$1,908.28	\$0.00	\$46.16
13	Dell Financial Services, LLC	\$1,764.45	\$0.00	\$42.68
14	American InfoSource LP as agent for	\$60.00	\$0.00	\$1.45
15	Capital One, N.A.	\$1,097.80	\$0.00	\$26.55

Total to be paid to timely general unsecured claims: \$1,496.30
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$2,712.87 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
16	Personal Finance Co	\$2,712.87	\$0.00	\$0.00

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>